

Fill in this information to identify the case:

Debtor 1 Joseph M. Bittner; aka Joseph M. Bittner, Sr.

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 18-17957-elf

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,
Name of creditor: as Trustee of the Lodge Series III Trust

Court claim no. (if known): 4-1

Last 4 digits of any number you use to
identify the debtor's account:

7 0 8 7**Date of payment change:**

Must be at least 21 days after date
of this notice 04/01/2021

New total payment:Principal, interest, and escrow, if any \$ 1,143.44**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 384.02New escrow payment: \$ 344.29**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Joseph M. Bittner
First Name Middle Name Last Name

Case number (if known) 18-17957-elf

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile
Signature

Date 02/15/2021

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street

Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

(800) 603-0836
 Para Español, Ext. 2660, 2643 o 2772
 8:00 a.m. - 5:00 p.m. Pacific Time
 Main Office NMLS #5985
 Branch Office NMLS #9785

JOSEPH BITTNER
 8011 FAIRVIEW ST
 PHILADELPHIA PA 19136

Analysis Date: February 11, 2021

Final

Property Address: 8011 FAIRVIEW STREET PHILADELPHIA, PA 19136

Loan: XXXXXXXXXX

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from Mar 2020 to Mar 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Apr 01, 2021:
Principal & Interest Pmt:	799.15	799.15
Escrow Payment:	384.02	344.29
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,183.17	\$1,143.44

Escrow Balance Calculation	
Due Date:	May 01, 2019
Escrow Balance:	(1,927.42)
Anticipated Pmts to Escrow:	8,832.46
Anticipated Pmts from Escrow (-):	2,566.50
Anticipated Escrow Balance:	\$4,338.54

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,545.01	(5,019.73)
Mar 2020	323.45	258.86			*	1,868.46	(4,760.87)
Mar 2020				1,565.00	* Homeowners Policy	1,868.46	(6,325.87)
Apr 2020	323.45	258.86	1,545.00		* Homeowners Policy	646.91	(6,067.01)
May 2020	323.45	517.72			*	970.36	(5,549.29)
Jun 2020	323.45	517.72			*	1,293.81	(5,031.57)
Jul 2020	323.45	258.86			*	1,617.26	(4,772.71)
Aug 2020	323.45	258.86			*	1,940.71	(4,513.85)
Sep 2020	323.45				*	2,264.16	(4,513.85)
Sep 2020		545.93			* Escrow Only Payment	2,264.16	(3,967.92)
Oct 2020	323.45	258.86			*	2,587.61	(3,709.06)
Nov 2020	323.45	516.64			*	2,911.06	(3,192.42)
Nov 2020		491.66			* Escrow Only Payment	2,911.06	(2,700.76)
Dec 2020	323.45	257.78			*	3,234.51	(2,442.98)
Jan 2021	323.45	257.78			*	3,557.96	(2,185.20)
Feb 2021	323.45	257.78	2,336.45		* City/Town Tax	1,544.96	(1,927.42)
					Anticipated Transactions	1,544.96	(1,927.42)
Feb 2021		8,448.44		2,566.50	City/Town Tax		3,954.52
Mar 2021		384.02					4,338.54
	\$3,881.40	\$13,489.77	\$3,881.45	\$4,131.50			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,881.45. Under Federal law, your lowest monthly balance should not have exceeded 46.91 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	4,338.54	1,909.29
Apr 2021	344.29	1,565.00	Homeowners Policy	3,117.83	688.58
May 2021	344.29			3,462.12	1,032.87
Jun 2021	344.29			3,806.41	1,377.16
Jul 2021	344.29			4,150.70	1,721.45
Aug 2021	344.29			4,494.99	2,065.74
Sep 2021	344.29			4,839.28	2,410.03
Oct 2021	344.29			5,183.57	2,754.32
Nov 2021	344.29			5,527.86	3,098.61
Dec 2021	344.29			5,872.15	3,442.90
Jan 2022	344.29			6,216.44	3,787.19
Feb 2022	344.29	2,566.50	City/Town Tax	3,994.23	1,564.98
Mar 2022	344.29			4,338.52	1,909.27
	<u>\$4,131.48</u>	<u>\$4,131.50</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 688.58. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 688.58 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 4,338.54. Your starting balance (escrow balance required) according to this analysis should be \$1,909.29. This means you have a surplus of 2,429.25.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 4,131.50. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	344.29
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$344.29</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In Re: Case No. 18-17957-elf

Joseph M. Bittner
aka Joseph M. Bittner, Sr. Chapter 13

Debtor. Judge Eric L. Frank

CERTIFICATE OF SERVICE

I certify that on February 15, 2021, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

David B. Spitofsky, Debtor's Counsel
spitofskybk@verizon.net

William C. Miller, Esq., Chapter 13 Trustee
ecfemails@ph13trustee.com

Office of the United States Trustee
ustpreion03.ph.ecf@usdoj.gov

I further certify that on February 15, 2021, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Joseph M. Bittner, Debtor
8011 Fairview Street
Philadelphia, PA 19136

Dated: February 15, 2021

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com